



Office of the  
Healthcare  
Advocate  
STATE OF CONNECTICUT

**Testimony of Ted Doolittle**  
**Office of the Healthcare Advocate**  
**Before the Insurance and Real Estate Committee**  
**Re HB 5521**  
**March 5, 2019**

Good morning, Senator Lesser, Representative Scanlon, Senator Kelly, Representative Pavalock-D'Amato, and members of the Insurance and Real Estate Committee. For the record, I am Ted Doolittle, Healthcare Advocate for the State of Connecticut. The Office of the Healthcare Advocate ("OHA") is an independent state agency with a consumer-focused mission: assuring consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health plans; assisting consumers in disputes with their health insurance carriers; and informing legislators and regulators regarding problems that consumers are facing in accessing care, and proposing solutions to those problems.

I appreciate the opportunity to comment in support of HB 5521, An Act Expanding Required Health Insurance Coverage For Preexisting Conditions. Short-term health insurance plans frequently serve as a critical bridge between longer-term health plans (minimum essential coverage) for individuals and families who are transitioning from one plan to another. HB 5521 offers a critical protection for those individuals who may need to continue receiving treatment for preexisting conditions during the transition period, when a short-term plan is responsible for paying benefits, by prohibiting the carrier from excluding benefits for coverage of the preexisting condition.

Thank you very much for your consideration of this testimony. If you have any questions concerning our position on this issue, please feel free to contact me at [Ted.Doolittle@ct.gov](mailto:Ted.Doolittle@ct.gov).